

EXHIBIT MORTGAGE

(Maryland Mortgage Approved Dec. 21, 1933.)

Loan 18 B No. 215

This Mortgage, Made this twenty-third day of March 1934,
by and between Edmund Buch and Minnie H. Buch, his wife, of Frederick County,
State of Maryland, Mortgagors, and the HOME OWNERS' LOAN CORPORATION, Mortgagee.

WHEREAS, the Mortgagors are indebted unto the Mortgagee in the sum of
Ninety-seven Hundred and Forty-three 59/100 - - - - - Dollars,
in consideration whereof and for value received the Mortgagors have made and passed unto the Mortgagee their joint
and several promissory note of even date herewith for said sum of
Ninety-seven Hundred and Forty-three 59/100 - - - - - Dollars, with interest to
accrue thereon at the rate of five per centum per annum, which sum with interest the Mortgagors hereby
covenant to pay to the Mortgagee at its office in Washington, D. C., in monthly instalments of \$77.05 accounting
from the date hereof, to be applied, first to interest on the unpaid balance and the remainder to principal until said debt
is paid in full. With privilege to the Mortgagors to prepay said mortgage debt or any part thereof, whereupon interest
will be charged only on the unpaid balance, and with further privilege to the Mortgagors to pay the sum of \$40.59
monthly from the date hereof until June, 1936, representing the interest only upon said debt, at the option of the Mort-
gagors, provided all other conditions and covenants in said note and herein on the part of the Mortgagors contained shall
have been promptly met, and thereafter the monthly payments shall be \$90.11, to be applied, first, to interest on
the unpaid balance and the remainder to principal until said debt is paid in full; and

WHEREAS, it is agreed by the parties hereto that said note provides that time is of the essence of this contract and
that in the event of default in payment of any instalment for a period of Ninety (90) days the holder of said note may,
at its option, declare all the remainder of said debt due and collectible, and any failure to exercise said option shall not
constitute a waiver of the right to exercise the same at any other time; and that in the event of default in payment, and if
the same is collected by an attorney at law, the Mortgagors agree to pay all costs of collection, including a reasonable
attorney's fee, not exceeding ten per cent, and

WHEREAS, said Mortgagors are desirous of securing the prompt payment of said mortgage debt, with interest as
aforesaid, and in the instalments as hereinbefore provided, and the performance of the other covenants herein and in said
note contained, these presents are executed.

NOW THEREFORE THIS MORTGAGE WITNESSETH, that for and in consideration of the premises and of the
sum of ONE DOLLAR and other valuable considerations the Mortgagors do hereby grant and convey unto the said
Mortgagee, its successors and assigns, all that lot of ground situate in Frederick County, State of
Maryland, and described as follows, that is to say:

All that lot of ground situated, lying and being on the South Side of West Patrick
Street, in Frederick City, Frederick County, State of Maryland, and fronting about
forty-four feet, more or less, on said West Patrick Street and running back for a
depth, a distance of 300 and 38 feet, more or less and being designated as Lot No. 26
on the Plat of Bentz's addition to Fredericktown and being the first lot of ground,
described in a fraction of the same real estate conveyed by J. George Lambert et al;
to John A. Lambert, by deed dated April 10, 1883, and recorded in Liber A.F. No 7,
folio 137, one of the Land Records of Frederick County, Maryland. It being the
same property as conveyed to Edmund Buch by John A. Bartgis and Rebecca Belle Bartgis,
his wife, by deed dated July 26, 1923, and recorded in Liber 344, Folio 398, one of the
Land Records of Frederick County.